

**SBT BANCORP, INC.**

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3385100	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$274	\$296	8.0%		
Loans	\$194	\$205	6.0%		
Construction & development	\$7	\$5	-26.1%		
Closed-end 1-4 family residential	\$119	\$129	8.4%		
Home equity	\$20	\$20	0.3%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	1.8%		
Commercial & Industrial	\$13	\$14	5.2%		
Commercial real estate	\$29	\$31	9.0%		
Unused commitments	\$38	\$38	1.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$22	\$21	-2.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$30	\$33	12.9%		
Cash & balances due	\$19	\$26	36.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$253	\$274	8.3%		
Deposits	\$251	\$269	7.3%		
Total other borrowings	\$1	\$3	254.3%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$21	\$22	4.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	7.0%	--		
Tier 1 risk based capital ratio	12.7%	11.4%	--		
Total risk based capital ratio	14.0%	12.7%	--		
Return on equity <sup>1</sup>	3.8%	5.9%	--		
Return on assets <sup>1</sup>	0.3%	0.4%	--		
Net interest margin <sup>1</sup>	3.8%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	65.9%	100.8%	--		
Loss provision to net charge-offs (qtr)	148.0%	112.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	24.0%	20.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.0%	0.5%	0.0%	0.0%	--
Home equity	0.6%	1.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.4%	0.2%	0.2%	--
Commercial & Industrial	1.5%	0.0%	1.0%	0.9%	--
Commercial real estate	0.8%	1.0%	0.0%	0.0%	--
Total loans	1.7%	1.1%	0.1%	0.1%	--